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**RESPONSE UNDER 37 C.F.R. § 1.116**  
**EXPEDITED PROCEDURE REQUESTED**  
**EXAMINING GROUP 3692**  
**PATENT**  
Attorney Docket No. 05793.3059

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Eric S. LANCASTER et al.	)	Group Art Unit: 3692
	)	
Application No.: 09/881,743	)	Examiner: Jennifer L. LIVERSEDGE
	)	
Filed: June 18, 2001	)	Confirmation No.: 8764
	)	
For: SYSTEM AND METHOD FOR	)	
PROVIDING FINANCIAL	)	
PRODUCTS	)	

**MAIL STOP AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER FINAL**

In reply to the Final Office Action mailed March 6, 2007, and pursuant to  
37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Conclusion** follow the amendment section of this paper.

DO NOT  
ENTER  
JL 218  
6/20/2007